

REMARKS

Claim 16 has been cancelled and Claims 11, 15 and 24 have been amended to overcome the formal objections noted by the Examiner.

The prior art cited by the Examiner has been carefully reviewed. The undersigned fails to see any teaching or suggestion in col 3 lines 31-36 of Shen EP 1074949 of the subject matter of original Claim 3. Accordingly, Claim 3 has been rewritten in independent form and should now be allowable. Since the remaining pending claims are now dependent from amended claim 3, this application is believed to be in condition for allowance.

Similarly, at least the specific features of original Claims 5, 6, 19, 20, 24, 25 and 28 noted by the Examiner on pages 5 and 6 of the Office Action do not seem to be taught or suggested by the cited portions of the Shen reference.

With respect to the Examiner's use of the DiGiorgio US 6,385,729 as a secondary reference against original Claim 17, it is noted that DiGiorgio's Fig 2A shows processor 16 at approximately the same level as embossed area 18, rather than in a middle region between embossed area 18 (which is shown at its conventional position within the lower region of card 10) and magnetic stripe 22 (which is shown in Fig 2B in its conventional position within the upper region of card 10). The Examiner's reference in this regard to Fig 1 of Shen is not understood.

Regarding claims 14 and 15, the Examiner's "official notice" regarding "permanently disabling *** the first connection" appears to lack any foundation. Indeed, the terminal layout of Fig 2C and the corresponding text in col 6 line 4 would suggest that the same contact 28 is used for both input and output, and that optional contacts

34, 36 and 38 are not used. Indeed the Examiner's remarks at the bottom of page 7 and the top of page 8 appear to be nothing more than impermissible "hindsight reconstruction" of applicant's invention.

Regarding claims 21-23, col 5 lines 58-63 of DiGiorgio do not appear to contain any explicit teaching of "crystalline silicon", of a "glass epoxy layer" or of any "carrier frame" Indeed, the only material mentioned is a "plastic substrate 20". Indeed, DiGiorgio does not even mention any "fingerprint sensor".

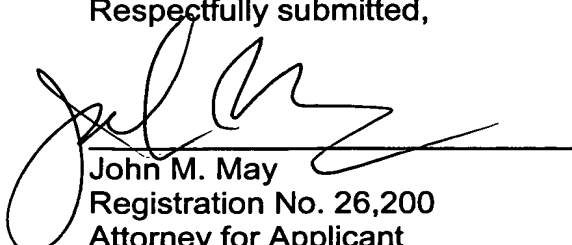
Regarding claim 26, DiGiorgio teaches a simple two way challenge response protocol, rather than the recited three way authentication protocol.

Regarding the Examiner's discussion of claims 11-13 and 16 appearing on pages 10 and 11 of the Office Action, the cited portions of Goldwasser US 4926479 do not appear to be concerned with any firewall, let alone a firewall protected system having the specific architectures recited in theses claims.

In view of the foregoing Amendments and these remarks, Applicant respectfully submits that the claims presently appearing herein are all patentable and Applicant, therefore, respectfully requests the issuance of a Notice of Allowance with respect thereto.

Respectfully submitted,

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John M. May
Registration No. 26,200
Attorney for Applicant

Tel. (213) 892-9310
Fax (213) 680-4518